



**Public Health Committee, Insurance And Real Estate Committee  
and Human Services Committee  
March 2, 2009  
American Cancer Society Testimony**

**HB 6600 – An Act Concerning The Establishment Of The Sustinet Plan**

We have made significant progress in recent years in addressing the cancer problem. Cancer death rates have decreased by 18.4% among men and 10.5% among women since the early 1990s. Despite this significant progress, the American Cancer Society realizes that its long-term goals of reducing the incidence and mortality of cancer cannot be achieved unless the gaps that exist within the current health care system are addressed. The challenge lies in the fact that our health care system is not up to the task.

In the absence of a system that ensures adequate, affordable coverage, a cancer diagnosis can quickly translate to bankruptcy for families and in the worse case scenarios, the inability to access potentially lifesaving treatments. As such, we must ensure that healthcare reforms in Connecticut meaningfully meet the needs of all individuals diagnosed with cancer.

We believe that all people should have unimpeded access to comprehensive, quality health care services. This care includes cancer prevention, early detection, diagnosis and treatment, rehabilitation and long-term care through the end of life. The Society recognizes that serious gaps exist in accessibility, affordability, administrative simplicity and adequacy of health care for many people, which must be addressed by the nation as a whole.

We must apply equally what we know about cancer prevention, early detection and treatment to ensure that all people—especially those in communities that suffer a disproportionate burden of cancer—benefit from major cancer breakthroughs. One step to that end is to increase the number of individuals with meaningful health insurance coverage and affordable access to the full range of high quality cancer-related services, prevention through end of life.

**HB 6600 - An Act Concerning The Establishment Of The Sustinet Plan** takes an innovative and bold step towards bridging the gap between the uninsured and underinsured and the healthcare programs and services they need.

As proposed, Sustinet is intended to ensure health care coverage that is affordable to both employers and individuals regardless of significant circumstances such as employment status, divorce, pre-existing condition or other life changes. The plan is designed to include mental health and dental services in addition to a focus on preventative care.

Sustinet ensures timely access to the full range of evidence-based health care services (i.e., rational, science-based, patient-centered) — including prevention and primary care — necessary to maintain health, avoid disease, overcome acute illness, and live with chronic illness. Coverage

is intended to be comprehensive and protect the individual from incurring catastrophic expenditures.

The plan contains a minimum standards package which preserves hard fought consumer health care mandates, including coverage for durable medical equipment, hospice care, prosthetics and wellness programs for chronic disease patients. Sustinet also provides for coverage of smoking cessation services and we would like to work with the legislature and proponents of the bill on a further expansion of cessation services to include Medicaid coverage.

Individuals and families who are uninsured or have inadequate insurance often go without preventive care despite research showing that early detection and timely treatment are effective in improving outcomes. Sustinet would ultimately provide coverage to 98% of Connecticut's citizens with a strong emphasis on preventative services, including requiring no premiums or deductibles for preventative care. We would urge, however, enumeration of all preventative cancer screenings.

Cancer patients who are uninsured or have inadequate insurance often do not receive necessary and appropriate treatment in a timely manner, and they have worse health because of these problems. Sustinet provides for a stronger coordination of patient care, eliminating treatment delays.

We cannot meet the American Cancer Society's goals of reducing cancer mortality by 25 percent and cancer incidence by 50 percent by 2015 if we don't achieve greater improvements in our nation's coverage and health care delivery systems. Sustinet is a major step forward, calling for widespread use of electronic medical records and allowing enrollees to choose their own doctors and maintain their option to keep existing plans. Affordability being key, premiums are on a sliding scale based on income.

The plan calls for a large public/private insurance pool allowing for the opportunity for better reimbursement rates for doctors and generating additional savings for enrollees. Large insurance pools have greater bargaining power due to the sheer number of members and because they spread risk over a larger group of individuals. Sustinet's expandable pool would include Husky and SAGA members, state employees, retirees and insured people without affordable and/or adequate employer-sponsored insurance. The plan would also cover sole proprietors and other self-employed people; and the employees of any employer - including municipalities, non-profits, and for-profit firms - who decides to join Sustinet for worker health coverage.

Given the size and scope of this plan, coupled with the current economic crisis facing both the state and the nation as a whole, the plan was specifically designed to provide for a built-in start up time to ensure sufficient providers are in place before enrollment can begin. Small employers and individuals under HUSKY can begin to enroll in 2011. The state would not incur most costs until 2014 and could potentially see savings of well over a billion dollars as well as increased federal reimbursements.

In Connecticut, health insurance premiums are rising five times faster than salaries, medical debt accounts for 50 percent of personal bankruptcies, and fewer people are covered by employer-

provided health insurance. On the treatment side, doctors and hospitals struggle to meet more patients' needs with fewer resources. Without bold new strategies, health care costs in Connecticut would continue to spiral out of control, leaving businesses and families increasingly unable to afford coverage. This in turn will lead to increased costs through lack of access to preventative and early treatment services.

Given the nature of care needed by an individual with cancer, we are confident that health care reform which meets the needs of cancer patients is likely to measure up to the needs of most other individuals. We support and urge continued review and deliberation of Sustinet. As always, we appreciate the opportunity to inform this process and are available to work with the members of these committees to ensure greater access to health care for all of Connecticut's citizens.

Thank you.

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